

**In the Claims**

The listing of the claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of processing profile information of a user for conducting an on-line transaction between the user and a vendor, comprising the steps of:

entering profile information of a user into a profile form at a user location disposed on a network prior to conduction of an on-line transaction between the user and the vendor, the vendor  
5 disposed at a vendor location on the network;

issuing to the user a bar code representing stored profile information of the user in response to the user transmitting the profile form from the user location to a second location on the network for storage thereat, the second location disposed on the network;

providing to the vendor location by the user the bar code for purchase of a product of the  
10 vendor, during the on-line transaction, which on-line transaction requires the user to view a vendor payment form at the user location representing information about the transaction, and which vendor payment form includes fields that are associated with information obtainable from the stored profile information of the user and which must be viewed by the user prior to completion of the on-line transaction;

15 providing the stored profile information from the second location to the vendor location in response to the vendor location receiving and processing the bar code; and

automatically inserting by the vendor a portion of the stored profile information of the user into the vendor payment form for respective associated fields therein for presentation to the user at the user location after such insertion such that, when the user receives the form for viewing, such  
20 insertion has already occurred, such that the user has not viewed the form other than with already populated certain fields prior to reception.

2. (Previously Presented) The method of Claim 1, wherein the user fills in the profile form only one time.

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3. (Previously Presented) The method of Claim 1, wherein the profile form is transmitted to the second location over a public switched telephone network.

4. (Previously Presented) The method of Claim 1, wherein the vendor location receives the profile information from the second location in response to the vendor location transmitting the bar code to the second location.

5. (Original) The method of Claim 1, wherein the bar code is unique and has a unique ID number associated therewith.

6. (Original) The method of Claim 5, wherein the user provides the unique ID number to the vendor location for payment purposes.

7. (Original) The method of Claim 1, wherein the step of automatically inserting causes all of the profile information to be entered into the vendor payment form as encoded information.

8. (Original) The method of Claim 1, wherein the step of automatically inserting causes only a portion of the profile information to be entered into the vendor payment form as encoded information.

9. (Original) The method of Claim 8, wherein the portion of the profile information is credit information.

10. (Original) The method of Claim 1, wherein the profile information comprises name, address, ship-to address, and credit information.

11. (Original) The method of Claim 1, wherein the second location is a central registration server having a database of the profile information associated with respective unique bar codes and unique ID numbers.

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12. (Original) The method of Claim 11, wherein the second location is a credit card company server.

13. (Original) The method of Claim 1, wherein the bar code is placed on a credit card.

14. (Currently Amended) A system for processing profile information of a user for conducting an on-line transaction between the user and a vendor, comprising;

profile information of a user entered into a profile form at a user location disposed on a network prior to conduction of an on-line transaction between the user and the vendor, the vendor disposed at a vendor location on the network;

a bar code representing stored profile information of the user issued to the user in response to said user transmitting said profile form from said user location to a second location on the network for storage thereat, said second location disposed on said network;

wherein said bar code is provided to the vendor location by the user for purchase of a product of the vendor, during the on-line transaction, which on-line transaction requires the user to view a vendor payment form at the user location representing information about the transaction, and which vendor payment form includes fields that are associated with information obtainable from the stored profile information of the user and which must be viewed by the user prior to completion of the on-line transaction;

wherein said profile information is provided from said second location to said vendor location in response to said vendor location processing said bar code; and

wherein at least a portion of said stored profile information of the user is automatically inserted into said vendor payment form by the vendor for respective associated fields therein for presentation to said user at the user location after such insertion such that, when the user receives the form for viewing, such insertion has already occurred, such that the user has not viewed the form other than with already populated certain fields prior to reception.

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15. (Previously Presented) The system of Claim 14, wherein said user fills in said profile form only one time.

16. (Previously Presented) The system of Claim 14, wherein said profile form is transmitted to said second location over a public switched telephone network.

17. (Original) The system of Claim 16, wherein said vendor location receives said profile information from said second location in response to said vendor location transmitting said bar code to said second location.

18. (Original) The system of Claim 14, wherein said bar code is unique and has a unique ID number associated therewith.

19. (Original) The system of Claim 18, wherein said user provides said unique ID number to said vendor location for payment purposes.

20. (Original) The system of Claim 14, wherein all of said profile information is automatically inserted into said vendor payment form as encoded information.

21. (Original) The system of Claim 14, wherein only a portion of said profile information is entered into said vendor payment form as encoded information.

22. (Original) The system of Claim 21, wherein said portion of said profile information is credit information.

23. (Original) The system of Claim 14, wherein said profile information comprises the user's name, address, ship-to address and credit information.

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24. (Previously Presented) The system of Claim 18, wherein said second location is a central registration server having a database of said profile information associated with respective said unique bar code and said unique ID number.

25. (Original) The system of Claim 24, wherein said second location is a credit card company server.

26. (Original) The system of Claim 14, wherein said bar code is placed on a credit card.

27. (Previously Presented) The system Claim 14, wherein said second location is a central registration server having a database of said profile information associated with respective said bar code and said ID number.

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